

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 19-32739-RG  
Chapter: 13  
Judge: Rosemary Gambardella

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Cosares  
64 Weiss Road  
Saddle River, NJ 07458

Social Security No.:  
xxx-xx-5679

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on May 22, 2020.

On 11/24/20 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Rosemary Gambardella on:

Date: January 6, 2021  
Time: 08:30 AM  
Location: Courtroom 3E, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,  
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: November 25, 2020  
JAN: lc

Jeanne Naughton  
Clerk

In re:  
John Cosares  
Debtor(s)

Case No. 19-32739-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 25, 2020

User: admin  
Form ID: 185

Page 1 of 2  
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 27, 2020:

Recip ID	Recipient Name and Address
db	+ John Cosares, 64 Weiss Road, Saddle River, NJ 07458-1331
518712507	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
518605010	++ PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982 address filed with court:, PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
518659221	+ Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdel NY 14219-2553

TOTAL: 4

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 25 2020 23:18:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Nov 25 2020 23:18:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Nov 25 2020 23:42:11	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518710613	Email/PDF: resurgentbknofications@resurgent.com	Nov 25 2020 23:44:15	CACH, LLC, Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518605009	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 25 2020 23:43:51	Chase Mortgage, Mail Code: OH4-7302, P.O Box 24696, Columbus, OH 43224
518708767	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 25 2020 23:43:51	JPMorgan Chase Bank, National Association,et.al., Chase Records Center, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203
518712507	Email/Text: Bankruptcy.Notices@pnc.com	Nov 25 2020 23:17:00	PNC Bank, N.A., P.O. Box 94982, Cleveland, OH 44101
518605010	Email/Text: Bankruptcy.Notices@pnc.com	Nov 25 2020 23:17:00	PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
518605011	Email/Text: jennifer.chacon@spservicing.com	Nov 25 2020 23:20:00	Select Portfolio Servicing, P.O. Box 65250, Salt Lake City, UT 84165-0250
518607376	+ Email/PDF: gecsed@recoverycorp.com	Nov 25 2020 23:40:37	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518662516	Email/Text: jennifer.chacon@spservicing.com	Nov 25 2020 23:20:00	U.S. Bank NA, successor trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 11

District/off: 0312-2

User: admin

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 27, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 25, 2020 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for U.S. Bank NA, successor trustee bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor U.S. Bank NA successor trustee to Bank of America, NA, successor in interest to LaSalle Bank NA, as trustee, on behalf of the holders of the WaMu Mortgage Pass-Through Certificates, Series 2006-AR9 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Camille J Kassar	on behalf of Debtor John Cosares ckassar@locklawyers.com kassarcr75337@notify.bestcase.com,bbkconsultantllc@gmail.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Wells Fargo Bank NA as Trustee for WaMu Mortgage Pass-Through Certificates Series 2004-PR1 Trust as serviced by JPMorgan Chase Bank, National Association NJ_ECF_Notices@mccalla.com, mccallaecf@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Wells Fargo Bank NA as Trustee for WaMu Mortgage Pass-Through Certificates Series 2004-PR1 Trust phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8